

# HEALTHY, WEALTHY & WISE

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## KITCHEN FIRE!

### Now What?

**T**he leading cause of house fires is cooking; grease fires, oven fires or simply leaving a pot unattended on a stove. Most of us can recall leaving something on the stove and being distracted. If you ever find you have a fire in a pan, do not attempt to move it. Cut off the supply of air to the fire by putting a metal lid on top of it if possible, and turn off the burner. If the fire is in an oven, turn off the oven and leave it closed.

Of course, every kitchen needs a fire extinguisher. Be certain it's the right type. Type A fire extinguishers are for fires involving combustible materials like paper, wood, cloth, rubber and most plastics. Never use a Type A extinguisher on a grease fire! An explosive reaction could result, causing the fire to spread.

**Type B** extinguishers are for flammable liquids like food grease, oil, solvents and gasoline.

**Type C** extinguishers are for fires involving electrical equipment and components.

**Type ABC** multi-purpose fire extinguishers are designed to put out all three types of fire.

*See "Kitchen FIRE! Now What?" on next page*



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## Kitchen FIRE continued from page 1

Since they are the most versatile, it's probably the best choice for your kitchen. If you don't have a fire extinguisher, douse the fire with dry baking soda.

If you are not absolutely certain a fire is out, call 911 immediately. Waiting could have disastrous results.

Most of the time, if the fire is contained, damage to the structure is minimal. During a fire, hot gases and smoke penetrate into surfaces, making the resulting odors challenging to remove. Often there is a greasy, sooty residue left on surfaces that also causes odors that can range from fairly mild to quite severe.

Once the area has been ventilated, complete odor removal will follow this sequence:

**Step 1:** Remove the odor source- Remove as much as possible, all charred material from the house.

### The Good Life



### Good Clean Funnies

**What do you think of that new diner on the moon?**

Food was good, but there really wasn't much atmosphere.

**What goes up but never comes down?**

Your age.

**What does every birthday end with?**

The letter Y.

**Step 2:** Clean affected surfaces such as cabinets, walls, oven interiors, upholstery, carpets and just about anything else that has the potential to hold smoke, soot or grease residue. It's best to get professional help with this. Some residues can be removed dry, others require water-based cleaners, and still others require solvents for best results. Sometimes cleaning is all that is needed, but usually the odors have penetrated into surfaces.

**Step 3:** Recreate the conditions of odor penetration - The goal is to get the deodorizing agent to penetrate affected surfaces to neutralize the odors. This requires professional equipment and training. Some of the tools create a deodorizing fog that penetrates cracks, crevices and other inaccessible areas. These vapors destroy, neutralize

or encapsulate the odor causing molecules in porous materials.

In many cases, these three steps are all that is needed. Sometimes odors linger in certain areas like kitchen cabinets. That's when you need step 4.

**Step 4:** Seal surfaces that do not respond. In those cases where all else fails, the surface can be sealed, preventing odors from escaping into the air. The type of sealer used will depend on the surface.

We hope this article will help you prevent a cooking fire in your home. But if the unthinkable happens, call **ServiceFirst Restoration**. We can help assess the damage, clean up the mess, eliminate the odors and get your home back to normal as quickly as possible. We are the area's **Fire Restoration Pros!**



## PRIZE Winning BBQ Ribs

### Directions

Preheat a gas grill for high heat, or arrange charcoal briquettes on one side of the barbecue. Lightly oil the grate.

In a small jar, combine cumin, chili powder, paprika, salt, and pepper. Close the lid, and shake to mix.

Run a small, sharp knife between the membrane sheath and each rib, and snip off the as much of the membrane as possible. Sprinkle as much of the rub on to both sides of the ribs as desired. To prevent the ribs from becoming too dark and spicy, do not thoroughly rub the spices into the ribs. Store the unused portion of the spice mix for future use.

Place aluminum foil on lower rack to capture drippings and prevent flare-ups. Lay the ribs on the top rack of the grill (away from the coals, if you're using briquettes). Reduce gas heat to low, close lid, and leave undisturbed for 1 hour. Do not lift the lid at all.

Brush ribs with barbecue sauce, and grill an additional 5 minutes. Serve ribs as whole rack, or cut between each rib bone and pile individually on a platter.

### Ingredients

- 1 tablespoon ground cumin
- 1 tablespoon chili powder
- 1 tablespoon paprika
- Salt and pepper to taste
- 3 pounds baby back pork ribs
- 1 cup barbecue sauce

**Prep:** 30 mins

**Cook:** 1 hr 5 mins

**Total:** 1 hr 35 mins

**Servings:** 6

Recipe courtesy [allrecipes.com](http://allrecipes.com)







## KEEP Healthy Habits This School Year



**A CDC study shows that when kids have healthy habits, they tend to have high academic achievement and display better classroom behavior.**

### Back-to-school season is upon us!

While the world is slowly returning to normal, it can be a hectic time for your family. Healthy habits can help your kids reach their full potential.

*Here are a few tips that will help:*

#### 1. Get quality and consistent sleep –

Kids should get at least 9 to 12 hours of sleep each night, which can feel impossible on a hectic schedule. Below are some things you can do that will make bedtime easier:

- Cutting out electronics 1 hour before bed
- Creating a bedtime routine
- Keeping their room temperature cool

#### 2. Eat a healthy breakfast –

Breakfast is the most important meal of the day because

it boosts your child's energy which can help keep them full and focused throughout the day.

**3. Drink plenty of water –** Keeping kids hydrated can significantly impact their health, especially when the weather is hot. Children ages 4 - 8 should drink 5 glasses of water per day. Kids 9 - 13 should drink 6 cups a day for girls, and boys should drink 7 cups a day. Putting fruit in their water, or getting them naturally flavored sparkling water will make it more fun and easier to drink.

#### 4. Have nourishing snacks when working on assignments –

For homework and projects after school, having healthy snacks available for your child will keep them full and focused and make those after-school projects much easier to tackle and complete.

## Farewell to OVERDRAFT Charges?

When they debuted nearly 30 years ago, overdraft charges were meant to provide a cushion for consumers who accidentally withdrew more money than was available in their bank accounts. The bank would cover the deficit and charge the customer a fee to do so, and the customer would avoid bouncing checks or being declined at checkout.

Yet over the years, the practice changed. Overdraft fees became an enormous and controversial source of income for banks, worth billions -- \$20.3 billion in 2020.

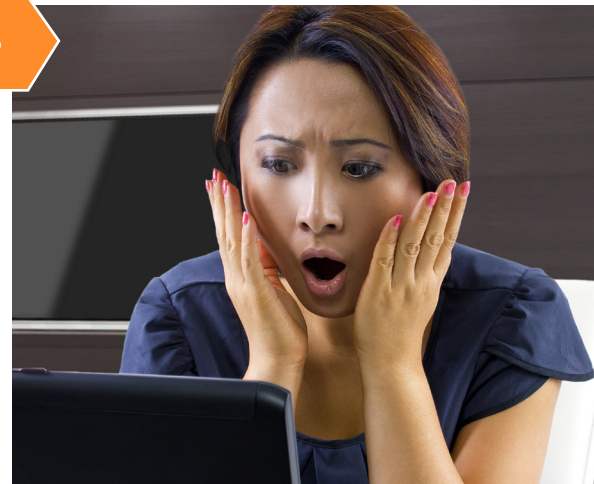
**The controversy?** The biggest one involves banks rearranging the order of transactions so that the most expensive ones get processed first. Then when an account goes into the red, the bank dings the customer with a fee for each subsequent transaction, no matter how

small the purchase. At \$35 a pop in some places, the fees can quickly spiral -- turning buying a pack of gum into a nightmare.

Consumer watchdogs have suggested a system that alerts consumers to a potential fee at the point of sale, allowing people to opt in to purchases that will result in a negative balance, or decline the purchase.

Some financial institutions are providing alternatives. A growing number of banks are offering grace periods and small short-term loans for users who qualify. Some even eliminated its overdraft fee altogether.

Other banks introduced a service to alert customers when their balances are low and when they go negative. They give customers 24 hours to rectify it and if not, an overdraft fee is charged, but just one per day rather than per transaction.



**Today's banks are seeking compromises to overdraft fees that help consumers while mitigating their own risks and protect profits.**



## 7 Tips to AVOID Distracted Driving



It is estimated that 81% of drivers read and type text messages while driving. 70% use social media while driving and 5% say their smartphone is essential for getting around.

What can you do to keep the roads safe by limiting distractions?

**1. Use your phone's built-in tools:** Set your phone to Do Not Disturb, and avoid phone calls even if they are hands free. Preset your navigation and any preferences.

**2. Don't cut corners:** Avoid texting or using your phone in stop-and-go traffic or at red lights.

**3. If it's an emergency, PULL OVER:** No call is worth jeopardizing the safety of you and your passengers.

**4. Recruit a navigator:** If you're driving with a passenger, enlist them to perform navigation and other tasks like climate control and audio selection.

**5. Hands on the wheel:** Resist personal grooming, eating, drinking, and fiddling with the stereo or entertainment system while driving.

**6. Leave pets at home:** If you must travel with your pet, don't let them roam freely in the car. It is not safe for you or your pet.

**7. Utilize technology when it makes sense:** There are many new driving apps available now that can bring undesirable-driving behaviors like phone handling to light, and encourage safer driving by offering big auto insurance

**Sending or reading a text takes your eyes off the road for 5 seconds. At 55 mph, that's like driving the length of an entire football field with your eyes closed.**





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# Need a HERO?

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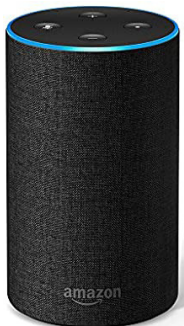
Take home an Amazon Echo, plus a  
**\$50.00 DONATION** to your favorite charity.

Winners announced  
every month!

Congratulations to our recent winners:

**Mike Scheafer** - State Farm

**Tamara Smith** -  
Tritz Property Management



## DID YOU KNOW?

You can track your projects  
through your *website portal!*

- 24/7 access to job status
- Real time, notes and photos
- Fewer emails and phone calls
- Increased transparency and certainty

***Ask your account manager for details.***

## Filing an Insurance Claim

With ServiceFirst, you will not pay a **PENNY**  
over your deductible on covered claim items!